STATE LIFE
INSURANCE CORPORATION OF PAKISTAN

SAHARA FAMILY
HEALTH INSURANCE PLAN

Your Family's Health. Our Promise.

PRODUCT OBJECTIVE

Objective

The objective of this plan is to provide financial protection to individuals and families in case of illness or accidental emergencies that require hospitalization and medical treatment.

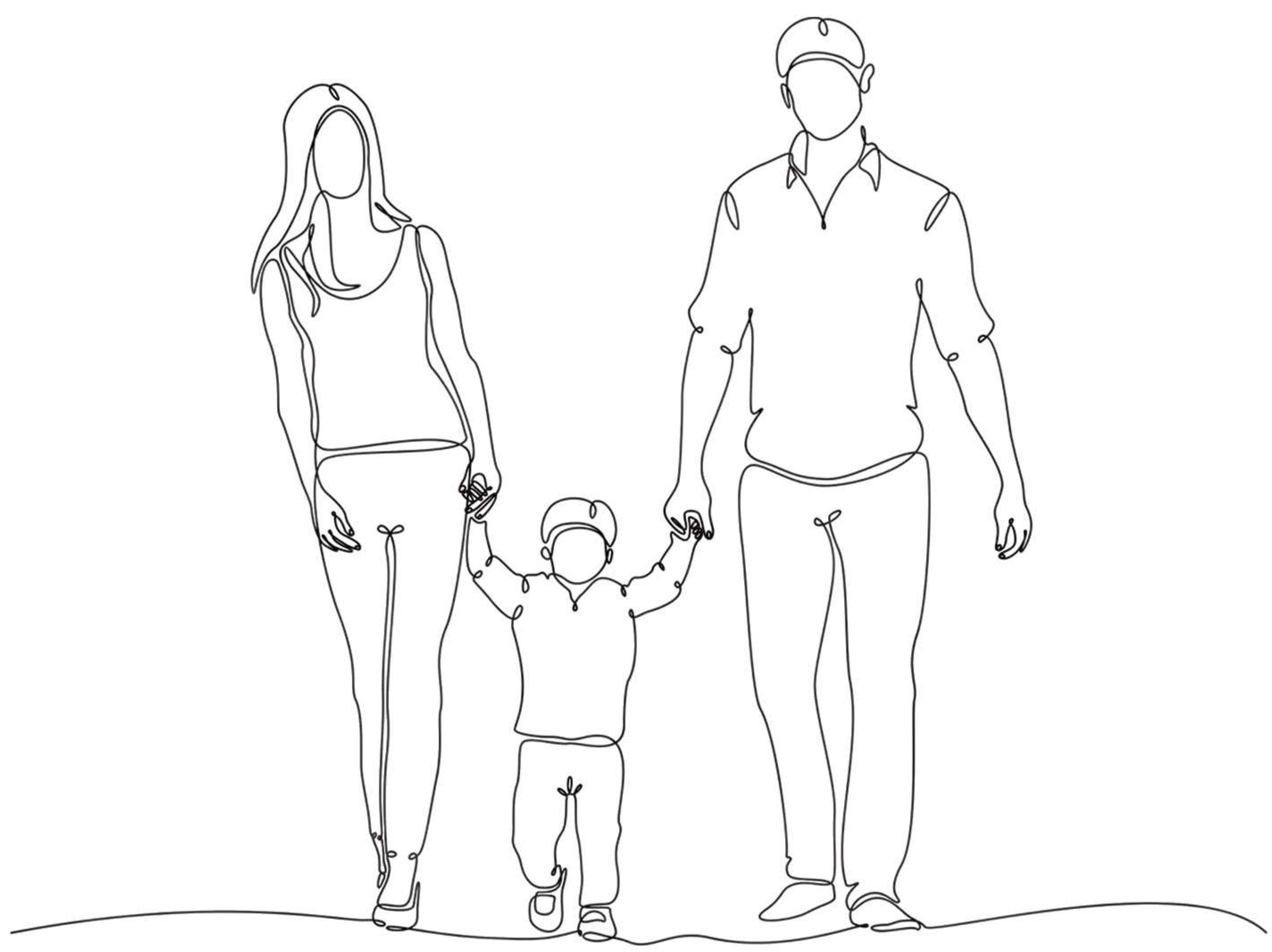
The plan helps policyholders manage healthcare expenses through comprehensive inpatient medical coverage and additional health-related benefits.

SCOPE OF COVER

The Sahara Family Health Insurance Plan provides comprehensive healthcare coverage through cashless treatment facilities at State Life network hospitals.

The plan includes:

- In-patient hospitalization expenses
- Day Care Treatment
- Emergency ambulance and medical evacuation
- Pre and post hospitalization expenses
- Diagnostic tests and investigations
- ICU / CCU / Stroke Unit expenses
- Prosthetics & Implanted Devices
- Maternity benefits (optional)
- Coverage for pre-existing conditions (as per policy terms)



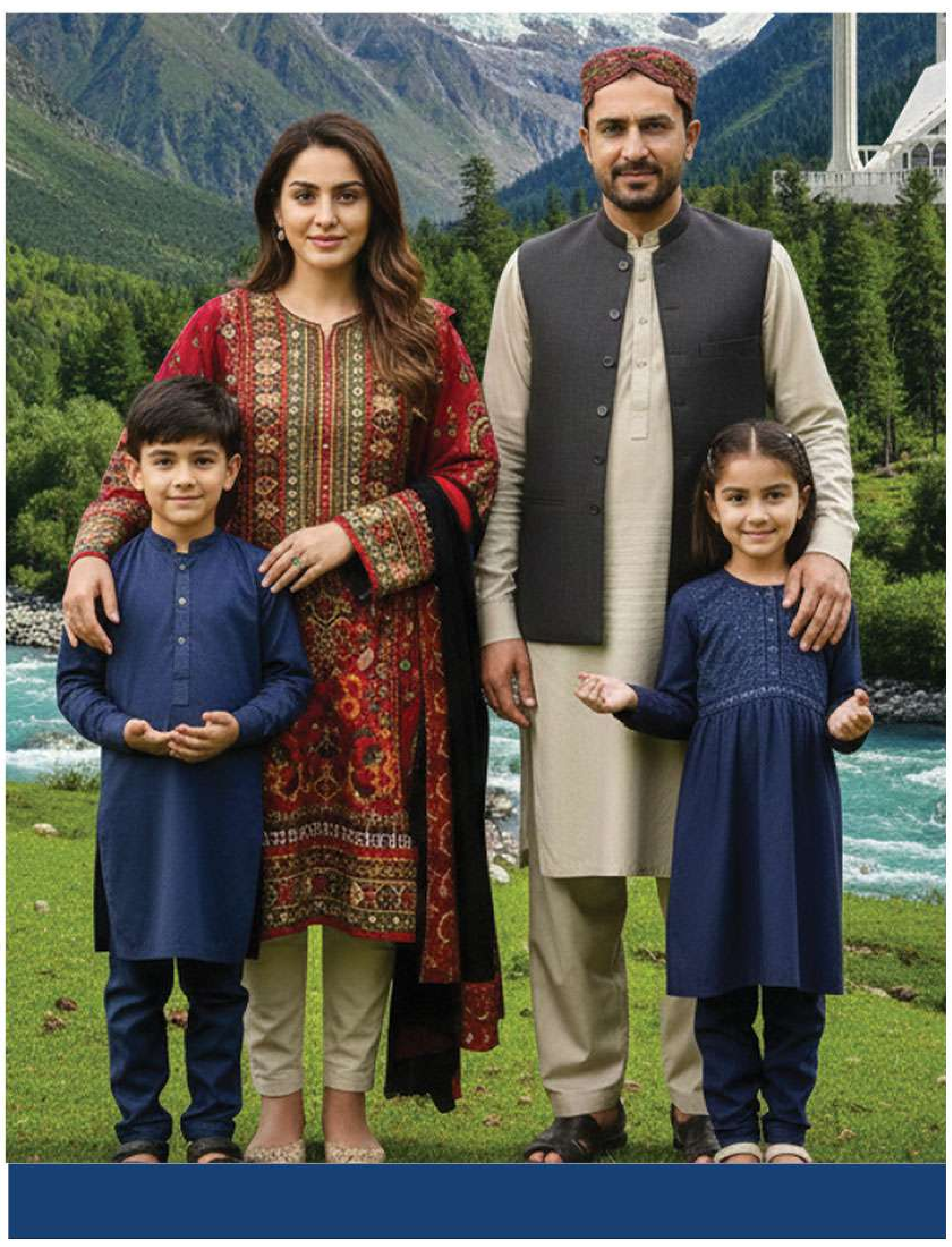
WHO CAN BE COVERED

The following individuals are eligible for this insurance plan:

- Pakistani males and females aged 18 to 64 years
- Spouse of the insured person
- Children from 0 months to 17 years

This plan is specially designed for families who want affordable and reliable healthcare protection.

POLICY PERIOD & RENEWAL



- Policy duration is one (1) year
- The policy can be renewed annually
- Renewal is subject to the terms and conditions applicable at the time of renewal
- Premium rates may be revised by State Life every year

KEY BENEFITS & COVERAGE DETAILS

1. INPATIENT CARE

The following hospitalization expenses are covered:

a) Medical Practitioners' fees
b) Diagnostic Tests
c) Medicines, drugs, and consumables
d) Intravenous fluids, blood transfusion, and injection administration charges
e) Operation theatre charges
f) The cost of prosthetics and other devices or equipment if implanted internally during a Surgical Procedure
g) ICU / CCU / Stroke Unit costs
h) In-patient lab and other tests carried out
i) Pre-existing Coverage subject to the limits
j) Maternity Benefits (optional)

2. HOSPITAL ACCOMMODATION

We will cover Reasonable and Customary Charges for Room Rent for Hospital accommodation.

3. DAY CARE TREATMENT

Coverage is available for treatments requiring less than 24-hour hospitalization, including:

- Chemotherapy
- Radiotherapy
- Hemodialysis
- Dialysis
- Procedures under 24 hours

Note: OPD treatments are not covered under this policy.

4. EMERGENCY AMBULANCE & MEDICAL EVACUATION

State Life will cover Reasonable and customary charges for ambulance expenses incurred to transfer or for medical evacuation for the Insured Person by surface transport following an Emergency to the nearest Hospital with adequate facilities if:
(a) The ambulance service is offered by a healthcare or ambulance service provider.
(b) State Life accepted an Inpatient Hospitalization claim.

5. GENERAL WAITING PERIOD

In the first policy year, coverage for sickness-related claims would commence after 60 days from the day a complete application is received by State Life along with the Full Premium. In case the policy is renewed in continuation of the coverage with State Life, the waiting period will be waived from the next year. However, all accident-related claims would be immediately effective at policy commencement.

6. PRE-EXISTING CONDITIONS COVERAGE

Coverage for pre-existing conditions is provided on a gradual basis after continuous renewals.

Renewal Year	Coverage
Year 1	20%
Year 2	40%
Year 3	60%
Year 4	80%
Year 5 & Onwards	100%

Benefits / Plans Available

Benefits	S1	S2	S3	S4	S5	S6
Annual Hospital Limit	100,000	250,000	500,000	750,000	1,000,000	1,500,000
Accidental Emergency Limit	50,000	125,000	250,000	375,000	500,000	750,000
Room Entitlement	General Ward	Semi Private	Private	Private	Private	Private
Pre/Post Hospitalization Investigation,Consultation & Medicines	30 Days	30 Days	30 Days	30 Days	30 Days	30 Days
OPD	No	No	No	No	No	No
Waiting Period	60 Days	60 Days	60 Days	60 Days	60 Days	60 Days
Specialized Investigation	In-patient lab and other tests carried out while being hospitalized.					
Pre-existing coverage	Covered up to the limits defined.					

Coverage applicable to Males and females aged 18 years to 64 years and their children from age 0 months to 17 years (if any).

LOYALTY REWARD PROGRAM

Upon successful completion of three (3) consecutive Policy Years through continuous renewals without lapse and in the event of no claim during the said three (3) consecutive Policy Years, an amount equal to one-third (33.33%) of the premium paid during the last three Policy Years shall be credited to the Family OPD Wallet at the commencement of the fourth (4th) Policy Year.

Note

The amount of Loyalty Reward Benefit is subject to change based on the analysis

OPTIONAL MATERNITY COVER
(FOR FEMALE MEMBERS)

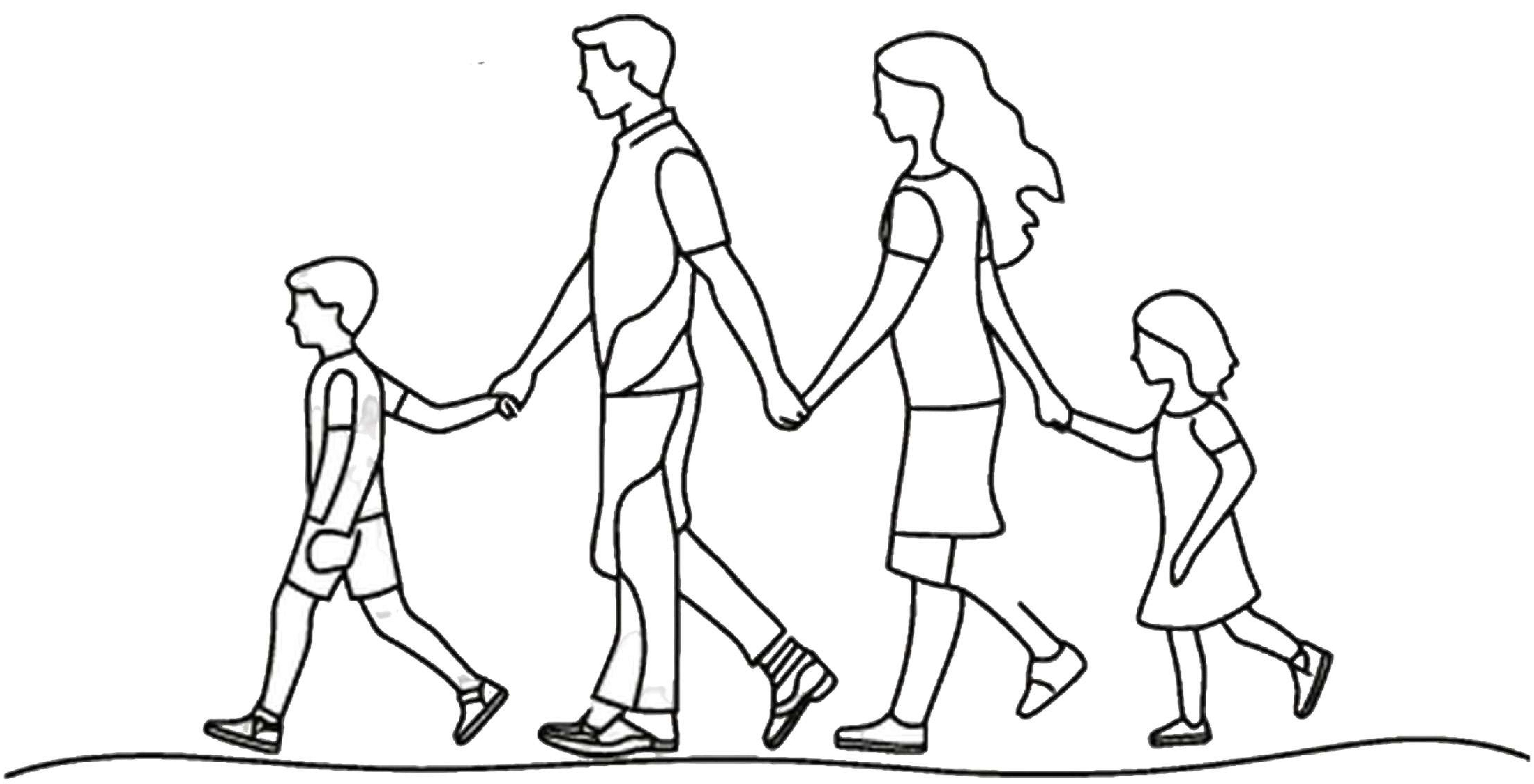
Female members may choose optional maternity coverage.

Maternity Options

Option	Waiting Period	Coverage	Co-payment
Option 1	None	10% of eligible expenses	90%
Option 2	10 Months	100% of eligible expenses	Nil

Rider Plans

Rider Plan	Maternity Benefit Limit	Option 1 Cost	Option 2 Cost
Plan SM1	30,000	3,000	7,500
Plan SM2	75,000	7,500	18,750
Plan SM3	150,000	15,000	37,500



Premium Rates

The following basic premium per person per annum will be applicable and are subject to change based on the experience of the policy.

Age Group	Plan S1	Plan S2	Plan S3	Plan S4	Plan S5	Plan S6
0 to 17	6,556	11,402	16,270	26,933	34,036	50,337
18-20	6,235	10,776	15,401	25,438	32,425	47,667
21-25	6,209	10,738	15,345	25,349	32,287	47,490
26-30	7,064	12,017	17,248	28,321	36,906	53,430
31-35	8,309	13,947	20,213	32,998	44,142	62,998
36-40	9,446	15,607	22,625	36,734	49,971	70,326
41-45	10,798	17,621	25,609	41,389	57,211	79,602
46-50	11,274	18,317	26,622	42,959	59,660	82,684
51-55	16,827	26,792	39,467	63,132	90,933	110,647
56-60	23,229	36,238	53,336	84,696	124,520	146,829
61-64	27,217	42,229	62,286	98,689	146,259	170,942

Important Notes

Premium rates will be reviewed by SLIC.

- All amounts in Pakistan Currency (PKR).
- Premium rates are exclusive of Federal insurance fee, stamp duty and policy fee of Rs. ________/- will be added for each policy.

This brochure provides only a summary of the benefits and is not a contract of insurance. The terms, conditions, exclusions and limitations contained in the Policy Document shall prevail in all circumstances.

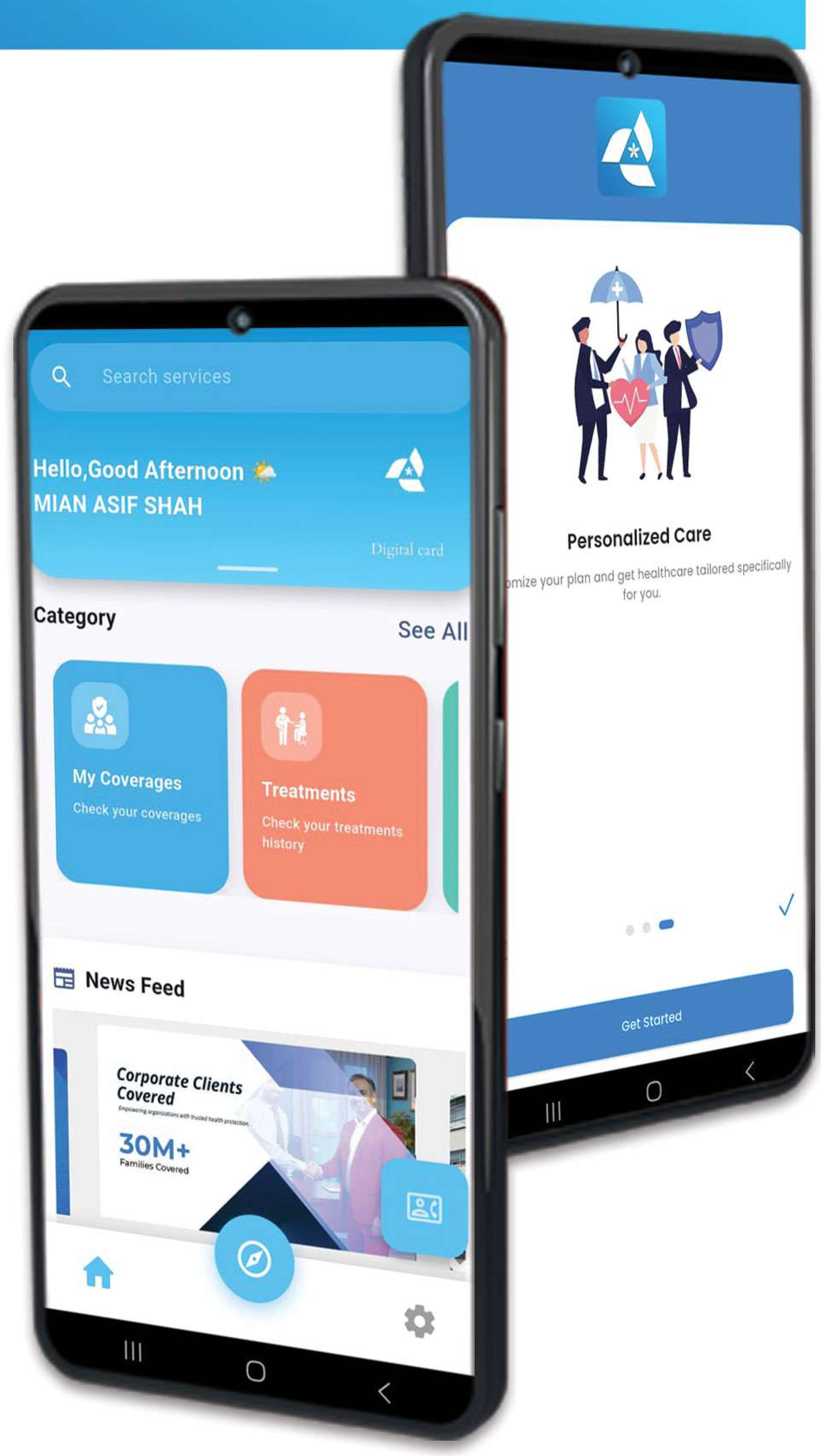
STATE LIFE HEALTH PLUS MOBILE APP

Customers can manage their health insurance through the official State Life Health Plus App

- Digital Health Card
- Hospital Network Details
- Claim Tracking
- Family Coverage Information
- Policy Management
- OPD Wallet Access
- Loyalty Reward Details
- Complaint & Support Services

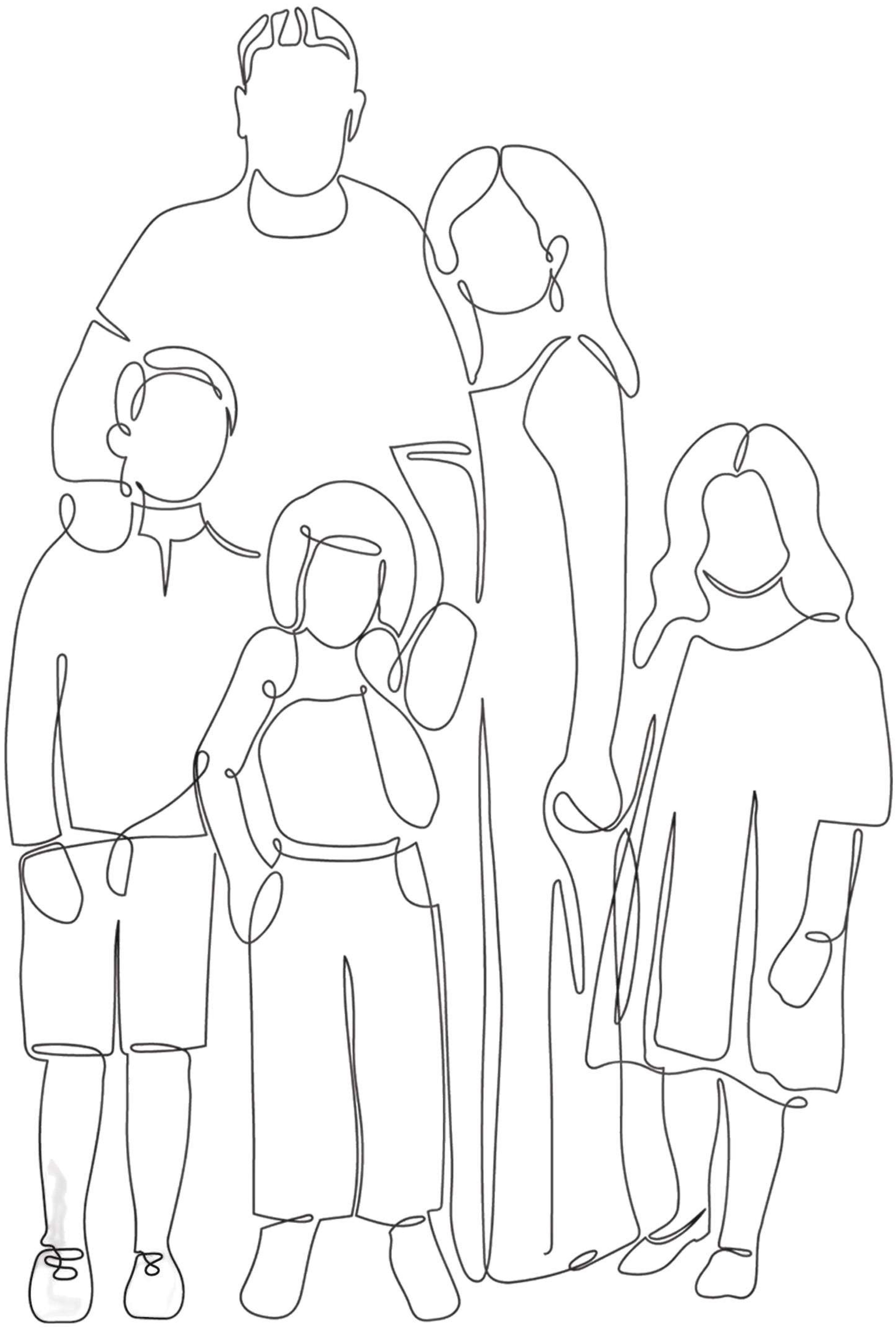
ANDROID APP ON Google play

Available on the iPhone App Store



FAMILY OPD WALLET FEATURE

The State Life Health Plus Mobile App includes a dedicated Family OPD Wallet for eligible policyholders.
After completing three consecutive claim-free policy years with continuous renewals, loyalty rewards are automatically credited into the wallet. Customers can conveniently check wallet balances and reward details directly through the mobile application.



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Your family's health is priceless — protect it with Sahara Family Health Insurance today.